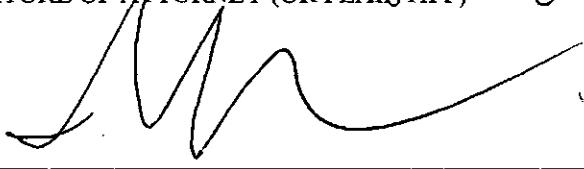


ADVERSARY PROCEEDING COVER SHEET (Instructions on Reverse)		ADVERSARY PROCEEDING NUMBER (Court Use Only)
PLAINTIFFS INDIA PARKER		DEFENDANTS Navient <i>Signature</i> M. REGINA THOMAS CLERK DEPUTY CLERK
ATTORNEYS (Firm Name, Address, and Telephone No.)		ATTORNEYS (If Known)
PARTY (Check One Box Only)		PARTY (Check One Box Only)
<input checked="" type="checkbox"/> Debtor <input type="checkbox"/> U.S. Trustee/Bankruptcy Admin <input checked="" type="checkbox"/> Creditor <input type="checkbox"/> Other <input type="checkbox"/> Trustee		<input checked="" type="checkbox"/> Debtor <input type="checkbox"/> U.S. Trustee/Bankruptcy Admin <input checked="" type="checkbox"/> Creditor <input type="checkbox"/> Other <input type="checkbox"/> Trustee
CAUSE OF ACTION (WRITE A BRIEF STATEMENT OF CAUSE OF ACTION, INCLUDING ALL U.S. STATUTES INVOLVED)		
<i>I would like to request a discharge of all student loan debts according to Section 523(a)(8) as paying the loans would cause and impose undue hardship on myself and my four (4) dependents according to Brunner Test Qualifications</i>		
NATURE OF SUIT (Number up to five (5) boxes starting with lead cause of action as 1, first alternative cause as 2, second alternative cause as 3, etc.)		
FRBP 7001(1) – Recovery of Money/Property		
<input type="checkbox"/> 11-Recovery of money/property - §542 turnover of property <input type="checkbox"/> 12-Recovery of money/property - §547 preference <input type="checkbox"/> 13-Recovery of money/property - §548 fraudulent transfer <input type="checkbox"/> 14-Recovery of money/property - other		
FRBP 7001(2) – Validity, Priority or Extent of Lien		
<input type="checkbox"/> 21-Validity, priority or extent of lien or other interest in property		
FRBP 7001(3) – Approval of Sale of Property		
<input type="checkbox"/> 31-Approval of sale of property of estate and of a co-owner - §363(h)		
FRBP 7001(4) – Objection/Revocation of Discharge		
<input type="checkbox"/> 41-Objection / revocation of discharge - §727(c),(d),(e)		
FRBP 7001(5) – Revocation of Confirmation		
<input type="checkbox"/> 51-Revocation of confirmation		
FRBP 7001(6) – Dischargeability		
<input type="checkbox"/> 66-Dischargeability - §523(a)(1),(14),(14A) priority tax claims <input type="checkbox"/> 62-Dischargeability - §523(a)(2), false pretenses, false representation, actual fraud <input type="checkbox"/> 67-Dischargeability - §523(a)(4), fraud as fiduciary, embezzlement, larceny <i>(continued next column)</i>		
FRBP 7001(6) – Dischargeability (continued)		
<input type="checkbox"/> 61-Dischargeability - §523(a)(5), domestic support <input type="checkbox"/> 68-Dischargeability - §523(a)(6), willful and malicious injury <input checked="" type="checkbox"/> 63-Dischargeability - §523(a)(8), student loan <input type="checkbox"/> 64-Dischargeability - §523(a)(15), divorce or separation obligation (other than domestic support) <input type="checkbox"/> 65-Dischargeability - other		
FRBP 7001(7) – Injunctive Relief		
<input type="checkbox"/> 71-Injunctive relief – imposition of stay <input type="checkbox"/> 72-Injunctive relief – other		
FRBP 7001(8) Subordination of Claim or Interest		
<input type="checkbox"/> 81-Subordination of claim or interest		
FRBP 7001(9) Declaratory Judgment		
<input type="checkbox"/> 91-Declaratory judgment		
FRBP 7001(10) Determination of Removed Action		
<input type="checkbox"/> 01-Determination of removed claim or cause		
Other		
<input type="checkbox"/> SS-SIPA Case – 15 U.S.C. §§78aaa et.seq. <input type="checkbox"/> 02-Other (e.g. other actions that would have been brought in state court if unrelated to bankruptcy case)		
<input type="checkbox"/> Check if this case involves a substantive issue of state law <input type="checkbox"/> Check if a jury trial is demanded in complaint		<input type="checkbox"/> Check if this is asserted to be a class action under FRCP 23 Demand \$
Other Relief Sought		

BANKRUPTCY CASE IN WHICH THIS ADVERSARY PROCEEDING ARISES		
NAME OF DEBTOR <i>INGA PARKER</i>	BANKRUPTCY CASE NO. <i>15-62524</i>	
DISTRICT IN WHICH CASE IS PENDING <i>Northern District of Georgia</i>	DIVISION OFFICE	NAME OF JUDGE
RELATED ADVERSARY PROCEEDING (IF ANY)		
PLAINTIFF <i>INGA PARKER</i>	DEFENDANT <i>Navient</i>	ADVERSARY PROCEEDING NO.
DISTRICT IN WHICH ADVERSARY IS PENDING <i>Northern District of Georgia</i>	DIVISION OFFICE	NAME OF JUDGE
SIGNATURE OF ATTORNEY (OR PLAINTIFF) 		
DATE <i>7/7/15</i>	PRINT NAME OF ATTORNEY (OR PLAINTIFF) <i>INGA PARKER</i>	

INSTRUCTIONS

The filing of a bankruptcy case creates an "estate" under the jurisdiction of the bankruptcy court which consists of all of the property of the debtor, wherever that property is located. Because the bankruptcy estate is so extensive and the jurisdiction of the court so broad, there may be lawsuits over the property or property rights of the estate. There also may be lawsuits concerning the debtor's discharge. If such a lawsuit is filed in a bankruptcy court, it is called an adversary proceeding.

A party filing an adversary proceeding must also must complete and file Form 104, the Adversary Proceeding Cover Sheet, unless the party files the adversary proceeding electronically through the court's Case Management/Electronic Case Filing system (CM/ECF). (CM/ECF captures the information on Form 104 as part of the filing process.) When completed, the cover sheet summarizes basic information on the adversary proceeding. The clerk of court needs the information to process the adversary proceeding and prepare required statistical reports on court activity.

The cover sheet and the information contained on it do not replace or supplement the filing and service of pleadings or other papers as required by law, the Bankruptcy Rules, or the local rules of court. The cover sheet, which is largely self-explanatory, must be completed by the plaintiff's attorney (or by the plaintiff if the plaintiff is not represented by an attorney). A separate cover sheet must be submitted to the clerk for each complaint filed.

Plaintiffs and Defendants. Give the names of the plaintiffs and defendants exactly as they appear on the complaint.

Attorneys. Give the names and addresses of the attorneys, if known.

Party. Check the most appropriate box in the first column for the plaintiffs and the second column for the defendants.

Demand. Enter the dollar amount being demanded in the complaint.

Signature. This cover sheet must be signed by the attorney of record in the box on the second page of the form. If the plaintiff is represented by a law firm, a member of the firm must sign. If the plaintiff is pro se, that is, not represented by an attorney, the plaintiff must sign.

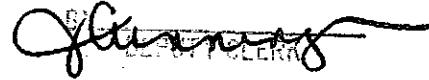
July 7, 2015

2015 JUL 10 AM 9:36

Dear US Bankruptcy Court, Northern District of Georgia:

M. REGINA THOMAS

I am writing this letter as I am seeking discharge of all loans according to the following as Section 523(a)(8) of the Bankruptcy Code, as revised in 2005, states:



"unless excepting such debt from discharge under this paragraph would impose an undue hardship on the debtor and the debtor's dependents, for--(A)(i) an educational benefit overpayment or loan made, insured, or guaranteed by a governmental unit, or made under any program funded in whole or in part by a governmental unit or nonprofit institution; or (ii) an obligation to repay funds received as an educational benefit, scholarship, or stipend; or (B) any other educational loan that is a qualified education loan, as defined in section 221(d)(1) of the Internal Revenue Code of 1986, incurred by a debtor who is an individual."

I owe a total of \$189,940.07 of which this amount will continue to increase as long as I cannot pay and request forbearance and/or deferment. I only make a total of \$43544/year and cannot make monthly payments in the amount of \$1500/month in order to pay the loans off as I have a total of four (4) dependents, which are my children. I am filing a Chapter 7 as a means to attempt to eliminate debts as I do not have a job that compensates me for the education received, nor will I be able to pay the loan off because it will in fact cause impose an undue hardship on me as the debtor and my dependents. I would appreciate a fresh start all around as my children are approaching college age and years. I only have 22 months of forbearance on time left on the loans, and the demand for payment will not allow me to pay it off. I have been trying to get my life together to pay them back, however, nothing has fallen through other than me obtaining employment at a Non-Profit organization, which I am truly grateful for because some money is better than no money and if it wasn't for The Salvation Army, my children and I would be homeless despite experiencing undue hardships year after year. I have used the max of 41 months to request forbearance and will be further jeopardize my income and children. This is very stressful...

I pray you find my request as a need for consideration. Your consideration is greatly appreciated as I do qualify according to the Brunners Test. A copy of my pay stubs have been included in my Chapter 7 filings for reference.

Sincerely,



Inga Parker



MY ACCOUNT # 9231073008

MY LOANS

MAKE PAYMENT

CHANGE PAYMENT

CUSTOMER SUPPORT

ALERT

Sign up for monthly recurring Automatic Debit! You may be eligible to receive a 0.25 percentage point interest rate reduction. To learn about the terms and conditions and to see if you qualify, visit the Borrower Benefits page.

You have 2 message(s) [View all message\(s\)](#)

Loan Summary

Learn how your payments are allocated and applied.

Loans Balance	Current Payment Due	Pay all of your loans at once
GRAND TOTAL	\$189,940.07	\$1,512.11

[► QUICK PAY](#)

DEPARTMENT OF EDUCATION LOANS

[TAKE ACTION ON YOUR LOANS](#)

Visit our FAQs for info on how to make payments, credit reporting, and how to contact us.

Loan Name	Loan Balance	Current Interest Rate	Current Payment Due	Next Payment Due Date
Stafford 1-01	\$6,931.64	6.8%	\$79.73	08/03/2015
Stafford 1-02	\$12,205.21	6.8%	\$140.38	08/03/2015
Stafford 1-03	\$6,912.35	6.8%	\$79.50	08/03/2015
Stafford 1-04	\$8,585.18	6.8%	\$98.74	08/03/2015
Direct Loan - Sub 1-05	\$3,481.32	6.8%	\$23.10	08/03/2015
Direct Loan - Sub 1-06	\$10,445.27	6.8%	\$69.30	08/03/2015
Direct Loan- Unsub 1-07	\$3,144.66	6.8%	\$20.87	08/03/2015
Direct Loan- Unsub 1-08	\$2,731.56	6.8%	\$18.13	08/03/2015

Direct Loan- Unsub 1-09	\$14,644.03	6.8%	\$97.15	08/03/2015
DL Consolidated Subsidized Loan 1-10	\$28,922.94	4.88%	\$104.63	08/03/2015
DL Consolidated Unsubsidized Loan 1-11	\$42,216.39	4.88%	\$152.72	08/03/2015
Direct Loan - Sub 1-12	\$7,605.43	6.8%	\$50.46	08/03/2015
Stafford 1-14	\$10,445.27	6.8%	\$120.14	08/03/2015
Stafford 1-15	\$16,621.60	6.8%	\$191.18	08/03/2015
TOTAL	\$174,892.85		\$1,246.03	

► Pay Department of Education Loans

FEDERAL LOANS

TAKE ACTION ON YOUR LOANS

Visit our FAQs for info on how to make payments, credit reporting, and how to contact us.

Loan Name	Loan Balance	Current Interest Rate	Current Payment Due	Next Payment Due Date
Stafford 1-01	Paid in Full	4.7%	No payment due	--
Stafford 1-02	Paid in Full	4.7%	No payment due	--
Stafford 1-03	Paid in Full	4.7%	No payment due	--
Stafford 1-04	Paid in Full	4.7%	No payment due	--
Stafford 1-08	Paid in Full	6.8%	No payment due	--
Stafford 1-09	Paid in Full	6.8%	No payment due	--
Stafford 1-10	\$5,329.43	6.8%	\$94.82	08/03/2015
Stafford 1-11	\$9,717.79	6.8%	\$171.26	08/03/2015
TOTAL	\$15,047.22		\$266.08	

Loans currently not requiring a monthly payment

Loan Name	Loan Balance	Current Interest Rate	Current Payment Due	Next Payment Due Date
Stafford 1-06	Paid in Full	4.7%	No payment due	--
Stafford 1-07	Paid in Full	4.7%	No payment due	--

[► Pay Federal Loans](#)

Loans Balance	Current Payment Due	Pay all of your loans at once
GRAND TOTAL	\$189,940.07	\$1,512.11

[► QUICK PAY](#)

PENDING PAYMENTS

DEPT OF EDUCATION

DEPT ~~Y~~ ~~do not have any~~
FEDERAL ~~pending~~ payments

PAYMENTS RECEIVED

DEPT OF EDUCATION

DEPT ~~Y~~ ~~posted payments~~
FEDERAL LOANS

View loans held by other servicers via the National Student Loan Data System

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